and implementation. The Model Code, *inter alia*, provides that banks commit to maintaining the dignity and respect of customers in their Debit Collection Policy and not follow policies that are unduly coercive in collection of dues.

**Difficulties in filing of Income Tax Returns**

370. SHRI MAHENDRA MOHAN: Will the Minister of FINANCE be pleased to state:

(a) whether Government are aware that filling up tax forms this time has become big problem for the ordinary people and even the two-page form ITR-1 meant for individuals having income from salary, pension and interest, requires expert assistance when it comes to filing returns;

(b) if so, what is prompting Government to keep on changing the format everytime and forcing people to go to the consultants; and

(c) what was the reason behind discontinuing 'Saral' form?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) and (b) The Income-tax Department has undertaken a comprehensive exercise to computerize all its business processes. In line with the best international practice, electronic receipt of return is an integral part of this exercise. It was, therefore, necessary to redesign the return forms so as to make them annexure-less and make them amenable to electronic filing. This initiative was undertaken for the first time in respect of returns for assessment year 2006-07. The return forms for assessment year 2006-07 were reviewed by the Parliamentary Standing Committee on Finance and certain recommendations were made.

The income tax return forms are assessment year specific and are, therefore, required to be notified separately for every assessment year. Keeping in view the recommendations of the Parliamentary Standing Committee on Finance, the legislative changes, feed back from the public and the Institute of Chartered Accountants of India and the need for computerization, the Government notified a new series of income tax return forms ITR-1 to ITR-8. These forms have been made user friendly by providing detailed instructions for the guidance of tax payers.

Therefore, a tax payer would not require any expert assistance in filling the return forms if he follows the instructions carefully. However, if a tax payer continues to have any difficulty in this regard, he can access any Help Centre of the Income-tax Department for assistance.

(c) The earlier 'Saral' form neither provided the steps for computation of income nor did they provide any kind of guidance/assistance leading to the computation of a taxpayer's tax liability. They were, therefore, not user-friendly. Further, separate computation sheet running into couple of pages, TDS certificates, account statements and other documents were invariably annexed to the earlier 'Saral' form. Thus, the earlier 'Saral' form was not compatible with the electronic mode of filing returns. Hence, it was decided to discontinue with the earlier 'Saral' form.